

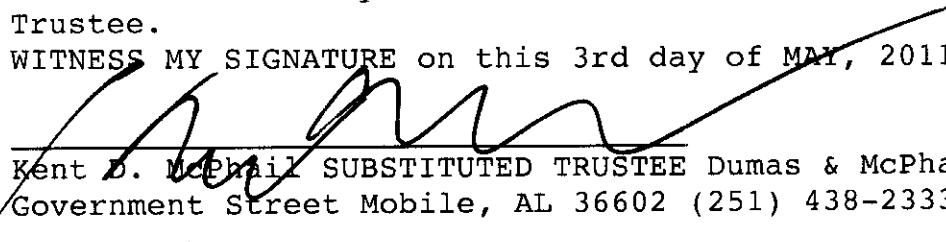
**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on June 8, 2006, KRISTOPHER J. O'CONNER and EMILIE ANN HADLEY, executed a certain deed of trust to FIRST NATIONAL FINANCIAL TITLE, Trustee for the benefit of MERS, INC., AS NOMINEE FOR TAYLOR, BEAN & WHITTAKER MORTGAGE CORP., which deed of trust is of record in the office of the Chancery Clerk of DESOTO County, State of Mississippi in Book 2493, Page 571; and WHEREAS, said deed of trust was transferred and assigned to OCWEN LOAN SERVICING, LLC and recorded November 19, 2010 in Book 3244, Page 89; and WHEREAS, OCWEN LOAN SERVICING, LLC has heretofore substituted Kent D. McPhail as Trustee by instrument dated March 17, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3289, Page 331; and WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, OCWEN LOAN SERVICING, LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale. NOW, THEREFORE, I, Kent D. McPhail, Substituted Trustee in said deed of trust, will on JUNE 13, 2011 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front steps of the County Courthouse of DESOTO County, located at HERNANDO, MS, to the highest and best bidder for cash the following described property situated in DESOTO County, State of Mississippi, to-wit:

Lot 656, Section C, Revised, Southaven Subdivision, in Section 23, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 2, Page 19, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 3rd day of MAY, 2011.

  
Kent D. McPhail SUBSTITUTED TRUSTEE Dumas & McPhail 126  
Government Street Mobile, AL 36602 (251) 438-2333

Publication Dates: MAY 19, 26, JUNE 2 AND 9, 2011

6-13-11